

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	Bankruptcy No. 19-24544-GLT
	:	
ANDREA WATSON-LINDSEY	:	Chapter 7
	:	
<i>Debtor</i>	:	
	:	
Natalie Lutz Cardiello, Trustee	:	
	:	
Movant	:	
	:	
v.	:	
	:	
United States of America, Internal	:	
Revenue Service; Commonwealth of	:	
Pennsylvania, Department of Revenue;	:	
County of Allegheny; Jordan Tax Service;	:	
City of Pittsburgh; Pittsburgh Public	:	
Schools; and Pittsburgh Water and	:	
Sewage Authority	:	
	:	
Respondents	:	

**REPORT OF SALE**

A sale hearing was conducted on March 3, 2022, in connection with the sale of 229 Ames Street, Pgh., PA 15214 to Simmer & Simmer LLC. The sale price was \$45,000. The closing was held on March 24, 2022. A copy of the settlement statement is attached hereto and incorporated herein.

The proceeds will be held by the Trustee pending further Order of Court.

Respectfully submitted,

/s/ Natalie Lutz Cardiello

Natalie Lutz Cardiello, Trustee  
107 Huron Drive  
Carnegie, PA 15106  
ncardiello@cardiello-law.com  
(412) 276-4043

<b>A.</b> U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT  <b>FINAL SETTLEMENT STATEMENT</b>		<b>B. TYPE OF LOAN</b> 1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input type="checkbox"/> Conv. Unins. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins. 6. FILE NUMBER: PV-220024 7. LOAN NUMBER: 8. MORTGAGE INS CASE NUMBER:	
<b>C. NOTE:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. 1.0 396 (PV-220024 / 105)			
<b>D. NAME AND ADDRESS OF BUYER:</b> Simmer & Simmer LLC, a Pennsylvania limited liability company PO Box 397 Ingomar, PA 15127		<b>E. NAME AND ADDRESS OF SELLER:</b> Bankruptcy Estate of Andrea Watson-Lindsey at Bankruptcy Case No. 19-24544-GLT 2538 Allequippa Street Pittsburgh, PA 15213	
<b>G. PROPERTY LOCATION:</b> 229 Ames Street Pittsburgh, PA 15214 Allegheny County, Pennsylvania		<b>F. NAME AND ADDRESS OF LENDER:</b> CASH  <b>H. SETTLEMENT AGENT:</b> PV Settlement LLC  <b>PLACE OF SETTLEMENT:</b> 367 Mansfield Avenue Pittsburgh, PA 15220	
		<b>I. SETTLEMENT DATE:</b> March 24, 2022  <b>DISBURSEMENT DATE:</b> March 24, 2022	
<b>J. SUMMARY OF BUYER'S TRANSACTION</b>		<b>K. SUMMARY OF SELLER'S TRANSACTION</b>	
<b>100. GROSS AMOUNT DUE FROM BUYER:</b>		<b>400. GROSS AMOUNT DUE TO SELLER:</b>	
101. Contract sales price		401. Contract sales price 45,000.00	
102. Personal property		402. Personal property	
103. Settlement charges to buyer (line 1400)		403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/Town taxes 03/25/22 to 12/31/22		406. City/Town taxes 03/25/22 to 12/31/22 625.86	
107. County taxes 03/25/22 to 12/31/22		407. County taxes 03/25/22 to 12/31/22 336.02	
108. School Taxes 03/25/22 to 12/31/22		408. School Taxes 03/25/22 to 12/31/22 728.15	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
<b>120. GROSS AMOUNT DUE FROM BUYER</b>		<b>420. GROSS AMOUNT DUE TO SELLER</b> 46,690.03	
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BUYER:</b>		<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400) 2,000.00	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Release Fee held in Escrow		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507. Dep. disbursed as proceeds	
208.		508. Del. Water/Sewer DTD-96-076015/DTD-95-000140 926.04	
209.		509. Satisfaction Fee : DTD-96-076015/DTD-95-000140 78.00	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/Town taxes		510. City/Town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513. 2022 County Tax 116-R-221 444.15	
214.		514. Del. County Tax 116-R-221 2,712.66	
215.		515. Del. City Tax 116-R-221 6,392.72	
216.		516. Del. Library Tax 116-R-221 112.83	
217.		517. Del. School Tax 116-R-221 7,627.35	
218.		518. 2022 City/School/Lib/Parks Tax 116-R-221 1,789.75	
219.		519. Est. Final Water/Sewer 116-R-221 975.16	
<b>220. TOTAL PAID BY/FOR BUYER</b>		<b>520. TOTAL REDUCTION AMOUNT DUE SELLER</b> 23,058.66	
<b>300. CASH AT SETTLEMENT FROM/TO BUYER:</b>		<b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>	
301. Gross amount due from Buyer (Line 120)		601. Gross amount due to Seller (Line 420) 46,690.03	
302. Less amount paid by/for Buyer (Line 220) ( )		602. Less reductions due Seller (Line 520) ( 23,058.66)	
<b>303. CASH FROM BUYER</b>		<b>603. CASH TO SELLER</b> 23,631.37	

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Seller

Bankruptcy Estate of Andrea Watson-Lindsey at Bankruptcy Case No. 19-24544-GLT

BY:   
 Natalie Lutz Cardillo  
 Trustee

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L. SETTLEMENT CHARGES				PAID FROM BUYER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL COMMISSION Based on Price	\$	@	%	2,000.00	
Division of Commission (line 700) as Follows:					
701. \$ 2,000.00	to	EXP Realty, LLC			
702.	to				
703. Commission Paid at Settlement					2,000.00
704.	to				
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee	%	to			
802. Loan Discount	%	to			
803. Appraisal fee		to			
804. Credit report		to			
805. Lender's inspection fee		to			
806. Mortgage insurance application fee		to			
807. Assumption fee		to			
808.		to			
809.		to			
810.		to			
811.		to			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest From	03/24/22	to	04/01/22	@ \$ /day ( 8 days %)	
902. Mortgage insurance premium	for	month	to		
903. Hazard insurance premium	for	year	to		
904.		for	year	to	
905.		to			
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard insurance	Months	@ \$	per Month		
1002. Mortgage insurance	Months	@ \$	per Month		
1003. City/Town taxes	Months	@ \$	per Month		
1004. County taxes	Months	@ \$	per Month		
1005. School Taxes	Months	@ \$	per Month		
1006.	Months	@ \$	per Month		
1007.	Months	@ \$	per Month		
1008.	Months	@ \$	per Month		
1100. TITLE CHARGES					
1101. Settlement or closing fee	to	PV Settlement LLC			
1102. Abstract or title search	to				
1103. Title examination	to				
1104. Title insurance binder	to				
1105. Document preparation	to	PV Settlement LLC			
1106. Notary fees	to				
1107. Attorney's fees	to				
(includes above item numbers: )					
1108. Owner's policy premium	to	PV Settlement LLC			
(includes above item numbers: )					
1109. Lender's coverage					
1110. Owner's coverage	\$ 45,000.00		680.15		
1111.	to				
1112.	to				
1113.	to				
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording fees: Deed	\$ 181.75;	Mortgage		Releases	
1202. City/County tax/stamps: Deed	\$ 1,800.00;	Mortgage			
1203. State tax/stamps: Deed	\$ 450.00;	Mortgage			
1204.	to				
1205.	to				
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey	to				
1302. Pest inspection	to				
1303. Tax Certs/Lien Letters	to	PV Settlement LLC			
1304. Wire/Courier Fee	to	PV Settlement LLC			
1305.	to				
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)					2,000.00

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Seller

Bankruptcy Estate of Andrea Watson-Lindsey at Bankruptcy Case  
No. 19-24544-GLTBY: Natalie Lutz Cardillo  
Trustee



<b>A.</b> <b>U.S. DEPARTMENT OF HOUSING &amp; URBAN DEVELOPMENT</b>  <b>FINAL</b> <b>SETTLEMENT STATEMENT</b>		<b>B. TYPE OF LOAN</b> 1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input type="checkbox"/> Conv. Unins. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins. 6. FILE NUMBER: PV-220024 7. LOAN NUMBER: 8. MORTGAGE INS CASE NUMBER:	
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<b>D. NAME AND ADDRESS OF BUYER:</b> Simmer & Simmer LLC, a Pennsylvania limited liability company PO Box 397 Ingomar, PA 15127		<b>E. NAME AND ADDRESS OF SELLER:</b> Bankruptcy Estate of Andrea Watson-Lindsey at Bankruptcy Case No. 19-24544-GLT 2538 Allequippa Street Pittsburgh, PA 15213	
<b>G. PROPERTY LOCATION:</b> 229 Ames Street Pittsburgh, PA 15214 Allegheny County, Pennsylvania		<b>F. NAME AND ADDRESS OF LENDER:</b> CASH  <b>H. SETTLEMENT AGENT:</b> PV Settlement LLC  <b>PLACE OF SETTLEMENT:</b> 367 Mansfield Avenue Pittsburgh, PA 15220	
		<b>I. SETTLEMENT DATE:</b> March 24, 2022  <b>DISBURSEMENT DATE:</b> March 24, 2022	

<b>J. SUMMARY OF BUYER'S TRANSACTION</b> <b>100. GROSS AMOUNT DUE FROM BUYER:</b> 101. Contract sales price 45,000.00 102. Personal property 103. Settlement charges to buyer (line 1400) 4,190.90 104. 105. <i>Adjustments for items paid by seller in advance</i> 106. City/Town taxes 03/25/22 to 12/31/22 625.86 107. County taxes 03/25/22 to 12/31/22 336.02 108. School Taxes 03/25/22 to 12/31/22 728.15 109. 110. 111. 112. <b>120. GROSS AMOUNT DUE FROM BUYER</b> 50,880.93 <b>200. AMOUNTS PAID BY OR IN BEHALF OF BUYER:</b> 201. Deposit or earnest money 2,000.00 202. Principal amount of new loan(s) 203. Existing loan(s) taken subject to 204. Release Fee held in Escrow 5,000.00 205. 206. 207. 208. 209. <i>Adjustments for items unpaid by seller</i> 210. City/Town taxes 211. County taxes 212. Assessments 213. 214. 215. 216. 217. 218. 219. <b>220. TOTAL PAID BY/FOR BUYER</b> 7,000.00 <b>300. CASH AT SETTLEMENT FROM/TO BUYER:</b> 301. Gross amount due from Buyer (Line 120) 50,880.93 302. Less amount paid by/for Buyer (Line 220) ( 7,000.00) <b>303. CASH FROM BUYER</b> 43,880.93	<b>K. SUMMARY OF SELLER'S TRANSACTION</b> <b>400. GROSS AMOUNT DUE TO SELLER:</b> 401. Contract sales price 402. Personal property 403. 404. 405. <i>Adjustments for items paid by seller in advance</i> 406. City/Town taxes 03/25/22 to 12/31/22 407. County taxes 03/25/22 to 12/31/22 408. School Taxes 03/25/22 to 12/31/22 409. 410. 411. 412. <b>420. GROSS AMOUNT DUE TO SELLER</b> <b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b> 501. Excess deposit (see instructions) 502. Settlement charges to seller (line 1400) 503. Existing loan(s) taken subject to 504. Payoff of first mortgage loan 505. Payoff of second mortgage loan 506. 507. Dep. disbursed as proceeds 508. Del. Water/Sewer DTD-96-076015/DTD-95-000140 509. Satisfaction Fee DTD-96-076015/DTD-95-000140 <i>Adjustments for items unpaid by seller</i> 510. City/Town taxes 511. County taxes 512. Assessments 513. 2022 County Tax 116-R-221 514. Del. County Tax 116-R-221 515. Del. City Tax 116-R-221 516. Del. Library Tax 116-R-221 517. Del. School Tax 116-R-221 518. 2022 City/School/Lib/Parks Tax 116-R-221 519. Est. Final Water/Sewer 116-R-221 <b>520. TOTAL REDUCTION AMOUNT DUE SELLER</b> <b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b> 601. Gross amount due to Seller (Line 420) 602. Less reductions due Seller (Line 520) ( <b>603. CASH TO SELLER</b>
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Buyer

Simmer & Simmer LLC, a Pennsylvania limited liability company

BY: 

Blaine H. Simmer  
Member

Document Page 5 of 5									
<b>700. TOTAL COMMISSION Based on Price</b> \$ @ % 2,000.00									
Division of Commission (line 700) as Follows:									
701. \$ 2,000.00 to EXP Realty, LLC									
702. to									
703. Commission Paid at Settlement									
704. to									
<b>800. ITEMS PAYABLE IN CONNECTION WITH LOAN</b>									
801. Loan Origination Fee % to									
802. Loan Discount % to									
803. Appraisal fee to									
804. Credit report to									
805. Lender's inspection fee to									
806. Mortgage insurance application fee to									
807. Assumption fee to									
808. to									
809. to									
810. to									
811. to									
<b>900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE</b>									
901. Interest From 03/24/22 to 04/01/22 @ \$ /day ( 8 days %)									
902. Mortgage insurance premium for month to									
903. Hazard insurance premium for year to									
904. for year to									
905. to									
<b>1000. RESERVES DEPOSITED WITH LENDER</b>									
1001. Hazard insurance Months @ \$ per Month									
1002. Mortgage insurance Months @ \$ per Month									
1003. City/Town taxes Months @ \$ per Month									
1004. County taxes Months @ \$ per Month									
1005. School Taxes Months @ \$ per Month									
1006. Months @ \$ per Month									
1007. Months @ \$ per Month									
1008. Months @ \$ per Month									
<b>1100. TITLE CHARGES</b>									
1101. Settlement or closing fee to PV Settlement LLC 175.00									
1102. Abstract or title search to									
1103. Title examination to									
1104. Title insurance binder to									
1105. Document preparation to PV Settlement LLC									
1106. Notary fees to									
1107. Attorney's fees to									
(includes above item numbers: )									
1108. Owner's policy premium to PV Settlement LLC 680.15									
(includes above item numbers: )									
1109. Lender's coverage									
1110. Owner's coverage \$ 45,000.00 680.15									
1111. to									
1112. to									
1113. to									
<b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b>									
1201. Recording fees: Deed \$ 181.75; Mortgage ; Releases 181.75									
1202. City/County tax/stamps: Deed \$ 1,800.00; Mortgage 1,800.00									
1203. State tax/stamps: Deed \$ 450.00; Mortgage 450.00									
1204. to									
1205. to									
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>									
1301. Survey to									
1302. Pest inspection to									
1303. Tax Certs/Lien Letters to PV Settlement LLC 859.00									
1304. Wire/Courier Fee to PV Settlement LLC 45.00									
1305. to									
<b>1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)</b> 4,190.90									

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Buyer

Simmer & Simmer LLC, a Pennsylvania limited liability company

BY:   
Blaine H. Simmer  
Member